

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF GEORGIA**

Fill in this information to identify your case:

Debtor 1	<u>Laura P Schuman</u>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Case number	<u>20-40737</u>		
(If known)			

☒ Check if this is an amended plan.

Chapter 13 Plan and Motion

[Pursuant to Fed. R. Bankr. P. 3015.1, the Southern District of Georgia General Order 2017-3 adopts this form in lieu of the Official Form 113].

1. Notices. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as not being contained in the plan or if neither or both boxes are checked, the provision will be ineffective if set out in the plan.

- (a) This plan: ☐ contains nonstandard provisions. See paragraph 15 below.
☒ does not contain nonstandard provisions.
- (b) This plan: ☒ values the claim(s) that secures collateral. See paragraph 4(f) below.
☐ does not value claim(s) that secures collateral.
- (c) This plan: ☒ seeks to avoid a lien or security interest. See paragraph 8 below.
☐ does not seek to avoid a lien or security interest.

2. Plan Payments.

- (a) The Debtor(s) shall pay to the Chapter 13 Trustee (the "Trustee") the sum of \$ 285.00 for the applicable commitment period of:
☐ 60 months: or
☒ a minimum of 36 months. See 11 U.S.C. § 1325(b)(4).
 (If applicable include the following: These plan payments will change to \$ _____ monthly on _____.)
- (b) The payments under paragraph 2(a) shall be paid:
☐ Pursuant to a Notice to Commence Wage Withholding, the Debtor(s) request(s) that the Trustee serve such Notice(s) upon the Debtor's(s') employer(s) as soon as practicable after the filing of this plan. Such Notice(s) shall direct the Debtor's(s') employer(s) to withhold and remit to the Trustee a dollar amount that corresponds to the following percentages of the monthly plan payment:
☐ Debtor 1 _____% ☐ Debtor 2 _____%
☒ Direct to the Trustee for the following reason(s):
☒ The Debtor(s) receive(s) income solely from self-employment, Social Security, government assistance, or retirement.
☐ The Debtor(s) assert(s) that wage withholding is not feasible for the following reason(s):

- (c) Additional Payments of \$ 0.00 (estimated amount) will be made on _____, _____ (anticipated date) from _____ (source, including income tax refunds).

3. Long-Term Debt Payments.

- (a) **Maintenance of Current Installment Payments.** The Debtor(s) will make monthly payments in the manner specified as follows on the following long-term debts pursuant to 11 U.S.C. § 1322(b)(5). These postpetition payments will be disbursed by either the Trustee or directly by the Debtor(s), as specified below. Postpetition payments are to be applied to postpetition amounts owed for principal, interest, authorized postpetition late charges and escrow, if applicable. Conduit payments that are to be made by the Trustee which

Debtor Laura P Schuman Case number _____

become due after the filing of the petition but before the month of the first payment designated here will be added to the prepetition arrearage claim.

CREDITOR	COLLATERAL	PRINCIPAL RESIDENCE (Y/N)	PAYMENTS TO MADE BY (TRUSTEE OR DEBTOR(S))	MONTH OF FIRST POSTPETITION PAYMENT TO CREDITOR	INITIAL MONTHLY PAYMENT
----------	------------	---------------------------	--	---	-------------------------

- (b) **Cure of Arrearage on Long-Term Debt.** Pursuant to 11 U.S.C. § 1322(b)(5), prepetition arrearage claims will be paid in full through disbursements by the Trustee, with interest (if any) at the rate stated below. Prepetition arrearage payments are to be applied to prepetition amounts owed as evidenced by the allowed claim.

CREDITOR	DESCRIPTION OF COLLATERAL	PRINCIPAL RESIDENCE (Y/N)	ESTIMATED AMOUNT OF ARREARAGE	INTEREST RATE ON ARREARAGE (if applicable)
----------	---------------------------	---------------------------	-------------------------------	--

4. Treatment of Claims. From the payments received, the Trustee shall make disbursements as follows unless designated otherwise:

- (a) **Trustee's Fees.** The Trustee percentage fee as set by the United States Trustee.
- (b) **Attorney's Fees.** Attorney's fees allowed pursuant to 11 U.S.C. § 507(a)(2) of \$ **4,500.00**.
- (c) **Priority Claims.** Other 11 U.S.C. § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- (d) **Fully Secured Allowed Claims.** All allowed claims that are fully secured shall be paid through the plan as set forth below.

CREDITOR	DESCRIPTION OF COLLATERAL	ESTIMATED CLAIM	INTEREST RATE	MONTHLY PAYMENT
----------	---------------------------	-----------------	---------------	-----------------

-NONE-

- (e) **Secured Claims Excluded from 11 U.S.C. § 506 (those claims subject to the hanging paragraph of 11 U.S.C. § 1325(a)).** The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below:

CREDITOR	DESCRIPTION OF COLLATERAL	ESTIMATED CLAIM	INTEREST RATE	MONTHLY PAYMENT
----------	---------------------------	-----------------	---------------	-----------------

-NONE-

- (f) **Valuation of Secured Claims to Which 11 U.S.C. § 506 is Applicable.** The Debtor(s) move(s) to value the claims partially secured by collateral pursuant to 11 U.S.C. § 506 and provide payment in satisfaction of those claims as set forth below. The unsecured portion of any bifurcated claims set forth below will be paid pursuant to paragraph 4(h) below. The plan shall be served on all affected creditors in compliance with Fed. R. Bankr. P. 3012(b), and the Debtor(s) shall attach a certificate of service.

CREDITOR	DESCRIPTION OF COLLATERAL	VALUATION OF SECURED CLAIM	INTEREST RATE	MONTHLY PAYMENT
Capital One Auto Finance	2015 Ford Escape	\$8,500.00	5.00%	\$165

- (g) **Special Treatment of Unsecured Claims.** The following unsecured allowed claims are classified to be paid at 100%

☐ with interest at ____% per annum; or ☐ without interest:

None

- (h) **General Unsecured Claims.** Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in paragraph 4(f) or paragraph 9 of this plan, will be paid a **0.00%** dividend or a pro rata share of \$ **500.00**, whichever is greater.

Debtor Laura P Schuman

Case number _____

5. Executory Contracts.**(a) Maintenance of Current Installment Payments or Rejection of Executory Contract(s) and/or Unexpired Lease(s).**

CREDITOR	DESCRIPTION OF PROPERTY/SERVICES AND CONTRACT	ASSUMED/REJECTED	MONTHLY PAYMENT	DISBURSED BY TRUSTEE OR DEBTORS
Aaron's Sales and Lease Ownership	Rental Contract	Rejected		
Grubb Properties	residential lease	assumed	\$1000.00	

(b) Treatment of Arrearages. Prepetition arrearage claims will be paid in full through disbursements by the Trustee.

CREDITOR	ESTIMATED ARREARAGE
-NONE-	

6. Adequate Protection Payments. The Debtor(s) will make pre-confirmation lease and adequate protection payments pursuant to 11 U.S.C. § 1326(a)(1) on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☒ To the Trustee

CREDITOR	ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT
Capital One Auto Finance	\$50.00

7. Domestic Support Obligations. The Debtor(s) will pay all postpetition domestic support obligations direct to the holder of such claim identified here. See 11 U.S.C. § 101(14A). The Trustee will provide the statutory notice of 11 U.S.C. § 1302(d) to the following claimant(s):

CLAIMANT	ADDRESS
-NONE-	

8. Lien Avoidance. Pursuant to 11 U.S.C. § 522(f), the Debtor(s) move(s) to avoid the lien(s) or security interest(s) of the following creditor(s), upon confirmation but subject to 11 U.S.C. § 349, with respect to the property described below. The plan shall be served on all affected creditor(s) in compliance with Fed. R. Bankr. P. 4003(d), and the Debtor(s) shall attach a certificate of service.

CREDITOR	LIEN IDENTIFICATION (if known)	PROPERTY
Asset Acceptance/Citibank Mastercard		Judgment
Citibank		Judgment
Covington Credit		Non-Pmsi HHGs

9. Surrender of Collateral. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below upon confirmation of the plan. The Debtor(s) request(s) that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed deficiency balance resulting from a creditor's disposition of the collateral will be treated as an unsecured claim in paragraph 4(h) of this plan if the creditor amends its previously-filed, timely claim within 180 days from entry of the order confirming this plan or by such additional time as the creditor may be granted upon motion filed within that 180-day period.

CREDITOR	DESCRIPTION OF COLLATERAL	AMOUNT OF CLAIM SATISFIED
Bayview Loan Servicing, LLC	257 Bordeaux Lane, Savannah, GA 31419	Partial Satisfaction - Allow Unsecured Deficiency

10. Retention of Liens. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by 11 U.S.C § 1325(a)(5).**11. Amounts of Claims and Claim Objections.** The amount, and secured or unsecured status, of claims disclosed in this plan are based upon the best estimate and belief of the Debtor(s). An allowed proof of claim will supersede those estimated claims. In accordance with the Bankruptcy Code and Federal Rules of Bankruptcy Procedure objections to claims may be filed before or after confirmation.**12. Payment Increases.** The Debtor(s) will increase payments in the amount necessary to fund allowed claims as this plan proposes, after notice from the Trustee and a hearing if necessary, unless a plan modification is approved.**13. Federal Rule of Bankruptcy Procedure 3002.1.** The Trustee shall not pay any fees, expenses, or charges disclosed by a creditor pursuant to Fed. R. Bankr. P. 3002.1(c) unless the Debtor's(s) plan is modified after the filing of the notice to provide for payment of such fees, expenses, or charges.

Debtor Laura P Schuman

Case number _____

14. **Service of Plan.** Pursuant to Fed. R. Bankr. P. 3015(d) and General Order 2017-3, the Debtor(s) shall serve the Chapter 13 plan on the Trustee and all creditors when the plan is filed with the court, and file a certificate of service accordingly. If the Debtor(s) seek(s) to limit the amount of a secured claim based on valuation of collateral (paragraph 4(f) above), seek(s) to avoid a security interest or lien (paragraph 8 above), or seek(s) to initiate a contested matter, the Debtor(s) must serve the plan on the affected creditors pursuant to Fed. R. Bankr. P. 7004. See Fed. R. Bankr. P. 3012(b), 4003(d), and 9014.
15. **Nonstandard Provisions.** Under Fed. R. Bankr. P. 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise in this local plan form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

By signing below, I certify the foregoing plan contains no nonstandard provisions other than those set out in paragraph 15.

Dated: Oct. 2, 2020

/s/ Laura P Schuman

Laura P Schuman

Debtor 1

Debtor 2

/s/ Judson C. Hill

Judson C. Hill 354277

Attorney for the Debtor(s)

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA

IN RE:	
Laura P. Schuman	Chapter 13 Case No.: 20-40737-EJC
Debtor	

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the **Amended Chapter 13 Plan** on the following address by First Class Mail, placing the same in the United States Mail with proper postage affixed thereon:

- (see attached mailing matrix)

I hereby certify that I have served a copy of the **Amended Chapter 13 Plan** on the following corporations, partnerships, or other unincorporated associations addressed to an Agent or Officer by First Class Mail, with proper postage affixed thereon to the following address:

- Capital One Auto Finance, Attn: Officer/Legal, P. O. Box 259407, Plano, TX 75025.
- Capital One Auto Finance, Attn: Officer/Legal, P. O. Box 4360, Houston, TX 77210.
- Capital One Auto Finance, c/o AIS Portfolio Services, LP, Attn: Officer/Legal, 4515 N. Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118.
- Capital One Auto Finance, Attn: Officer/Legal, Bankruptcy Dept, 3905 N. Dallas Parkway, Plano, TX 75093.
- Covington Credit, Attn: Officer/Legal, 5507 Abercorn Street, Unit 2, Savannah, GA 31405-6912.
- Covington Credit, Attn: Officer/Legal c/o Southern Management Corp, P. O. Box 1947, Greenville, SC 29602-1947.
- Covington Credit, Attn: Officer/Legal, 1900 E. Victory Drive, Savannah, GA 31404.
- Covington Credit c/o CT Corporation, Registered Agent, 289 S. Culver Street, Lawrenceville, GA 30046-4085.
- Covington Credit, Attn: Officer/Legal, 150 Executive Center Drive, Box 112, Greenville, SC 29615.
-

I hereby certify that I have served a copy of the **Amended Chapter 13 Plan** on the following insured depository institutions by Certified Mail, to the officer of the institution:

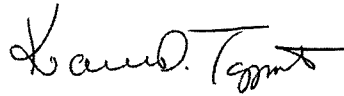
- Asset Acceptance/Citibank Master Card, Attn: Officer/Legal, c/o Emmett L. Goodman, Jr., LLC, 544 Mulberry Street, #800, Macon, GA 31201.
- Citibank, Attn: Officer/Legal, 268 South State Street, Suite 300, Salt Lake City, UT 84111.

- Citibank, National Association, Attn: Officer/Legal, 701 East 60th Street, North, Sioux Falls, SD 57104.
- Citibank c/o Cooling & Winter, LLC, Attn: Officer/Legal, 1355 Roswell Road, #240, Marietta, GA 30062.

I hereby certify that I have served a copy of the **Amended Chapter 13 Plan** on the following parties and counsel electronically through the Notice of Electronic Filing (NEF) at the following addresses:

- n/a

This 5th day of October, 2020.



KAREN D. TAGGART, PARALEGAL

Gastin & Hill
Attorneys at Law
Post Office Box 8012
Savannah, Georgia 31412
(912) 232-0203

Label Matrix for local noticing
113J-4
Case 20-40737-EJC
Southern District of Georgia
Savannah
Mon Oct 5 08:35:19 EDT 2020

Atlanta Gastroenterology Assoc.
P. O. Box 3475
Toledo OH 43607-0475

CCB/LX Visa
P. O. Box 8099
Newark DE 19714-8099

Capital One Auto Finance
Attn: Officer/Legal
P. O. Box 4360
Houston TX 77210-4360

Capital One Auto Finance, a division of Capi
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Central Financial Control
P.O. Box 66044
Anaheim CA 92816-6044

City of Savannah
Water Department
P. O. Box 1228
Savannah GA 31402-1228

Credit One Bank
P.O. Box 98873
Las Vegas NV 89193-8873

Fingerhut/Webbank
6250 Ridgewood Rd
Saint Cloud MN 56303-0820

Grubb Properties
4601 Park Road
Suite 450
Charlotte NC 28209-3568

Aarons Sales and Lease Ownership
8914 White Bluff Road
Savannah GA 31406-4604

Bank Card Services/Indigo
P.O. Box 5253
Carol Stream IL 60197-5253

Capital One
Attn: Bankruptcy Dept
P.O. Box 30285
Salt Lake City UT 84130-0285

Capital One Auto Finance
c/o AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City OK 73118-7901

Lisa F. Caplan
Rubin Lublin, LLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071-1570

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

(p)SOUTHERN MANAGEMENT
PO BOX 1947
GREENVILLE SC 29602-1947

Diversified Account Systems
1331 Citizens Pkwy
Suite 110
Morrow GA 30260-2965

First Premier Bank
3820 N. Louise Ave
Sioux Falls SD 57107-0145

Judson C. Hill
Gastin & Hill
P O Box 8012
Savannah, GA 31412-8012

Asset Acceptance/Citibank Mastercard
c/o Emmett L. Goodman, Jr. LLC
544 Mulberry Street, #800
Macon GA 31201-8261

Bayview Loan Servicing
Attn: Bankruptcy Dept
4425 Ponce de Leon Blvd, 5th Floor
Miami FL 33146-1873

Capital One Auto Finance
Attn: Bankruptcy Dept.
3905 N. Dallas Parkway
Plano TX 75093-7892

Capital One Auto Finance, a division of Capi
P.O. Box 4360
Houston, TX 77210-4360

Celtic Bank
268 South State Street
Suite 300
Salt Lake City UT 84111-5314

Citibank
c/o Cooling & Winter, LLC
1355 Roswell Road, #240
Marietta GA 30062-3690

Covington Credit c/o CT Corporation
Registered Agent
289 S. Culver Street
Lawrenceville GA 30046-4805

ERC
P.O. Box 23870
Jacksonville FL 32241-3870

GE Money Bank
Attn: Bankruptcy Dept
P.O. Box 103104
Roswell GA 30076-9104

JC Penneys/GECRB
P. O. Box 965007
Orlando FL 32896-5007

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Laboratory Corp. of America
P. O. Box 2240
Burlington NC 27216-2240

Lisa F. Caplan
Attorney at Law
3145 Avalon Ridge Place, #100
Peachtree Corners GA 30071-1570

MABT Visa/Total Visa
P. O. Box 5220
Sioux Falls SD 57117-5220

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

(p)DSNB MACY S
CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O FALLON MO 63368-2222

Memorial Health University Med Ctr
P. O. Box 23089
Savannah GA 31403-3089

Memorial Savannah
Resurgent Capital Services
PO Box 1927
Greenville, SC 29602-1927

O Byron Meredith III
P O Box 10556
Savannah, GA 31412-0756

Merrick Bank
P.O. Box 5000
Draper UT 84020-5000

Midland Credit Management, Inc.
2365 Northside Drive
Suite 300
San Diego CA 92108-2709

NPAS Solutions LLC
P.O. Box 2248
Maryland Heights MO 63043-1048

Neurological Institute
4 Jackson Blvd.
Savannah GA 31405-5895

Office of the U. S. Trustee
Johnson Square Business Center
2 East Bryan Street, Ste 725
Savannah, GA 31401-2638

Optimum Outcomes
Suite 600
421 Fayetteville St
Raleigh NC 27601-1777

PMAB
Two LakePointe Plaza
4135 South Stream Blvd, Suite 400
Charlotte NC 28217-4636

PSG
P. O. Box 61295
Savannah GA 31420-1295

Premier Bankcard, Llc
Jefferson Capital Systems LLC Assignee
Po Box 7999
Saint Cloud Mn 56302-7999

Quantum3 Group LLC as agent for
Sadino Funding LLC
PO Box 788
Kirkland, WA 98083-0788

Laura P Schuman
201 West Montgomery Crossroads
#58
Savannah, GA 31406-3323

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Synchrony Bank c/o PRA Receivables Managemen
PO Box 41021
Norfolk, VA 23541-1021

T Mobile/T-Mobile USA Inc
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

The Endoscopy Center
P. O. Box 3475
Toledo OH 43607-0475

Walmart/SYNCE
P.O. Box 965024
Orlando FL 32896-5024

Chase
Bankruptcy Unit
P.O. Box 15298
Wilmington DE 19850

Covington Credit
5507 Abercorn Street
Unit 2
Savannah GA 31405

(d)Covington Credit
Attn: Legal/Officer
1900 E. Victory Drive, Ste 14
Savannah GA 31404

(d)Covington Credit
Attn: Legal/Officer
150 Executive Center Drive, Box 112
Greenville SC 29615

(d)Covington Credit GA0022
c/o Southern Management, Attn: Bk
P.O. Box 1947
Greenville SC 29602-1947

Macy/DSNB
9111 Duke Blvd
Mason OH 45040

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)BAYVIEW LOAN SERVICING, LLC

End of Label Matrix	
Mailable recipients	54
Bypassed recipients	1
Total	55